

THE SAME OLD SMILE.

FINANCIAL SKIES
ARE MUCH CLEARERSAYS M. H. WALKER IN HIS
ANNUAL REPORT.

"As we look back over 1913 and forward to 1914," says M. H. Walker in his report to the stockholders of Walker Bros. bank, "we can see that the skies are clearer than they were a year ago. Then we were harassed by the uncertainty of legislation on tariff and currency, both most vital to the business interests of the country. Now both tariff and currency bills have become laws, and business men know on what they have to figure."

"At present we are in a period of adjustment to new conditions but I see no reason why we should not feel optimistic as to the ultimate results. Views on the merits of the two laws may vary, but at least they furnish a working basis, and the resources and adaptability of this country are great."

"The currency bill unquestionably has many good features. The measure of its success will unquestionably depend largely on management and we can assume in advance that care will be exercised in the selection of various boards."

"From some parts of the country come reports of a large number of unemployed men. This is an unpleasant feature of the readjustment period. On the other hand, the crops of the nation have been good and the balance of trade is largely in our favor. These facts should tend towards an increase of opportunities for employment. Salt Lake City and the tributary country have been especially favored. Crops have been good and they have sold at excellent prices. The fruit crop has been better marketed than ever before, and the success in this line should tend towards better estimation of growers in raising, packing, shipping and marketing their fruit, making this crop of increased value in

the future. The mines have been producing steadily, and the smelters have been in regular operation. Manufacturing in the intermountain region is going forward. The financial institutions are in good shape. Our own bank shows an increase of deposits of about half a million dollars for the year, and the growth is so steady that we have every reason to expect it will continue in 1914. Mercantile conditions in Salt Lake are essentially sound. The large majority report a volume of trade at least equal to the previous year, and in many instances this has been done on a smaller investment, the tendency having been toward close and careful buying stocks."

"The future of our state depends largely on the growth of agriculture. While there is some uncertainty as to sugar beets, this situation may be worked out, especially in the intermountain country, and in any event the farmers may protect themselves by paying more attention to hog raising. The building of more roads and development of the dairy industry would also aid in the prosperity of the farmers. It is to be regretted that peaches, which form a large part of the fruit crop, have not paid many growers because of the difficulties of shipping to advantage. If better provisions are made for evaporating and canning this valuable crop, to which our soil and climate are so well adapted, can be turned into a greater source of profit."

"While we can look forward to the coming year with confidence, an excess of optimism and extravagance should be discouraged. Caution is always a wise business policy, and if the financial and commercial houses, as well as individuals, maintain a policy of keeping within their incomes, buying conservatively, and maintaining good reserves, the entire intermountain region should enjoy prosperity of the best kind, for it will lie on a sound basis without the prospect of reaction."

Crews Hope For Much

Henry Clews of Wall street publishes this week quite a resume of the year's financial, industrial and commercial conditions showing that

there is much to be hoped for. The review says in part:

"The nation enjoyed one great blessing, and that was a good harvest which proved better than earlier reports indicated. The total value of agricultural products for the year has been estimated at \$9,000,000,000, which about equalled the previous season. The value of twelve leading crops was given at nearly \$3,000,000,000, or more than \$100,000,000 ahead of a year ago—a very satisfactory result when we consider that the comparison is made with a bumper crop in 1912. Our corn, cotton and wheat crops all proved to be large, and brought good prices. This indicates that the agricultural classes, the backbone of the West and South, are enjoying prosperity. There was no disastrous deficiency in any important crop, except in the animal industries. Meats continue scarce and high, and as yet there has been no decrease of importance in the high cost of food, which is the largest item in the family expenses of the bulk of our population. The dear food problem is one that can only be solved by wise study of economic methods. Legislation can do little. High prices are somewhat due to population increasing more rapidly than production. They will eventually work out their own cure by turning attention back to the soil. Our agricultural colleges are doing vastly more than politicians or visionary doctrinaires can ever accomplish toward lowering the cost of living. They are teaching thousands of young men how to increase production per acre, and etc long beneficial results must follow. Our farms under modern methods and intensive cultivation will easily produce much more and enable the farmer to sell lower and still maintain better profits than old-time methods ever expected. This is one of the promising features of the day that should not be forgotten, in spite of the abundance of complaints about high costs of living."

"In one other respect the nation has been particularly fortunate. Our foreign trade is growing at a tremendous rate. Our exports for ten months of the calendar year were \$2,000,000,000, an increase of about \$100,000,000 over last year. Larger shipments of agricultural products were the main reason for this expansion, but a prominent feature is the growing export movement in particularly those of iron and steel. Imports during the ten months aggregated \$1,400,000,000, a decrease of \$50,000,000, largely owing to delayed purchases resulting from tariff changes. Our excess of exports for the ten months amounted to \$544,000,000, which is \$185,000,000 ahead of the same time last year. This immensely strengthens our credit abroad. So will the new currency bill, because Europe sets a higher value upon sound banking than the United States."

Best Cough Medicine for Children.

"I am very glad to say a few words in praise of Chamberlain's Cough Remedy," writes Mrs. Lida Dewey, Milwaukee, Wis. "I have used it for years both for my children and myself and it never fails to relieve and cure a cough or a cold. No family with children should be without it as it gives almost immediate relief in cases of croup." Chamberlain's Cough Remedy is pleasant and safe to take, which is of great importance when a medicine should be given to children. For sale by all dealers.—Ad.

Hen Follage.

A young Boston college woman was following the suburbanite about his place and doing her best to show her full appreciation of the semi-rural beauty of the establishment. On visiting the henyard she became enraptured. One hen was unusually well marked. "Oh!" the young woman exclaimed enthusiastically, "what beautiful foliage that hen has!"

Big
Business

is only possible when you keep your mind on a keen edge all the time. Little worries and small excursions tend to dull that keen edge. What you need to make a bigger success is proper relaxation. If you will get a

Victor Victrola

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